IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent No. : 7,346,575

Issued: : March 18, 2008
Applicant : Daniel Ahles, et al.

Title : Systems And Methods For Selectively Delaying Financial

Transactions

Confirmation No.: 4914 TC/AU: 3692

Examiner : Frantzy Poinvil

Docket No. : 34250-1139

Customer No. : 29052

SUBSTITUTE POWER OF ATTORNEY AND CHANGE OF CORRESPONDENCE ADDRESS

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Please find attached hereto a Power of Attorney, Change of Correspondence Address, and Statement Under 37 C.F.R. §3.73(b). By these documents, the assignee of record **REVOKES** any and all powers of attorney previously given in the above-identified patent, and **APPOINTS** the practitioners associated with Customer Number **29052** to transact all business in the U.S. Patent and Trademark Office connected therewith.

Further, please change the attorney docketing number for this case to 34250-1139.

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Substitute Power Of Attorney, Change Of

Correspondence Address, And Statement Under 37 C.F.R. §3.73(b)

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If you have any questions or if there are any problems with processing this request, please contact me at your earliest convenience.

Respectfully submitted,

Malvern U. Griffin III

Reg. No. 38,899

SUTHERLAND ASBILL & BRENNAN LLP 999 Peachtree Street, NE

Atlanta, Georgia 30309-3996 Telephone: (404) 853-8000 Facsimile: (404) 853-8806

Attorney Docket No. 34250-1139